

Of Interest

FALL 2026

Loan Fund News and Notes

The Source Church — A Creative Solution to the Housing Deficit's Impact on Ministry

Organized in 2018, The Source Church in Miramar, Fla., meets in a school gymnasium and is faced with the challenges of doing ministry within an expensive real-estate market. While the congregation continues to save for a church building, it ministers faithfully to its community and supports those called to ministry. Last fall it opened a preschool, the Source Christian Academy, which expects to serve 30 children this coming fall, and just recently the congregation decided to help address the local rental-housing deficit by purchasing a home to serve as a staff residence.

Rising housing costs disproportionately affect renters and young residents looking to purchase their first home. People who serve the church vocationally face the same barriers, since ministry wages typically trail private-sector earnings. Because church growth generally happens among younger generations, growing churches with younger-generation leaders often discover that they need to find ways to strengthen their ministry capacity.

The Source Church is doing just that by supporting a staff member through the purchase of a parsonage. The purchase provides needed housing for the staff member, eliminates an annual housing stipend expense from the church's operational budget, and secures a real-estate asset for the congregation.

While the Source Church continues to save for a church building of its own, it is successfully finding



Children's ministry at The Source Church

fiscally responsible ways to reach its community and strengthen its leaders from within.

Getting Your Affairs in Order: A Gift of Clarity for Your Loved Ones

We all know that our life in this world will eventually come to an end. Even with the assurance of eternal life, grappling with the finiteness of our human existence can be difficult, and we can tend to avoid thinking about it. As a result, many of us do not create a plan for our estate. Over two-thirds of Americans and about half of Canadians do not have a will.

In the United States, August is Make a Will Month. A will can be very useful for your loved ones, helping them know how to wind up your affairs and minimizing the time and expense of probate. Providing clarity about your assets is a gift to those you leave behind, regardless of the size of your estate.



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If you are uncertain about how to get started, helpful resources are available. For CRCNA members in the U.S., the Barnabas Foundation offers complimentary, confidential estate-planning services that can help you determine next steps. In Canada, Christian Stewardship Services offers similar services to Canadian CRCNA members. Both services are free to CRCNA members through the denomination's partnerships with these organizations.

There are also resources available to help you create a will in an affordable manner. FreeWill is an online platform that provides templates for creating your own will free of charge. FreeWill also provides many articles that explain the different types of estate-planning documents that may help you determine which would be best for you.

**Fiscal Year-End Highlights
(unaudited)**

	6/30/26	6/30/25
Loans Receivable	\$9,576,779	\$10,160,301
Cash & Investments	\$5,172,413	\$5,022,493
Certificates Payable	\$8,262,336	\$8,827,696
Net Income	\$27,433	\$129,636

Current Investment Rates

(accurate as of 8/1/2026)

12 months	3.15% APY*
24 months	3.15% APY*
36 months	3.30% APY*
48 months	3.40% APY*
60 months	3.50% APY*

*Not FDIC or SIPC insured.
Not a bank account. No CRCNA guarantee.

Gratitude

We are grateful to Synod 2026 and the Council of Delegates of the Christian Reformed Church in North America for supporting the Loan Fund's lending expansion by approving and ratifying amendments to its articles of incorporation. Our denomination is led by God and moves through collective discernment. We are thankful to have the support of the greater body of Christ as we move forward in assisting our churches and ministry partners.

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